

Information to identify the case:

Debtor 1 Matthew McCord
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6860**

EIN --_-----

Debtor 2 Sandra McCord
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4208**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **15-24160-JNP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Matthew McCord
aka Matthew A McCord

Sandra McCord

1/27/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Matthew McCord
 Sandra McCord
 Debtors

Case No. 15-24160-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 45

Date Rcvd: Jan 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2017.

db/jdb
 aty +Matthew McCord, Sandra McCord, 798 Richmond Drive, Sicklerville, NJ 08081-9454
 +Edward L. Berger, Gordin & Berger, PC, 1760 Market Street, Suite 600,
 Philadelphia, PA 19103-4105
 nc +Edward L. Berger, Gordin & Berger, 1760 Market Street, Suite 600,
 Philadelphia, PA 19103-4105
 cr +Fifth Third Bank, c/o Schiller, Knapp, Lefkowitz & Hertzfel,
 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
 515646078 +3G Teleradiology Solution, P.O. Box 809, Berwick, PA 18603-0809
 515646079 Advocare Berlin, PO Box 3001, Voorhees, NJ 08043-0598
 515646080 +Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
 515646081 +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
 515646082 +Atlantic Urgent Care Physicians, P.O. Box 15736, Loves Park, IL 61132-5736
 515863418 Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
 515646084 +C & R Collections and Recoveries, Inc., P.O. Box 35, Northfield, NJ 08225-0035
 515646086 +Coll & Recoveries Plea, 331 Tilton Rd, Northfield, NJ 08225-1201
 515646087 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
 515685475 +Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013
 515646088 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 515646089 HRRG, PO Box 459080, Fort Lauderdale, FL 33345-9080
 515646091 +Inspira Health Network, P.O. Box 48274, Newark, NJ 07101-8474
 515728543 +Kennedy Health System, Thomas and Cook, 57 Cooper Street, 2nd Floor,
 Woodbury, NJ 08096-4650
 515646092 Kennedy Medical Group, PO Box 95000, CL 4570, Philadelphia, PA 19195-0001
 515646093 +Kristina Murtha, Esq., Kivitz McKeever Lee, P.C., 216 Haddon Avenue, Suite 406,
 Collingswood, NJ 08108-2812
 515646094 LCA Collections, PO Box 2240, Burlington, NC 27216-2240
 515646097 +New Centruy Financial Services, Inc., 110 S. Jefferson Road, Suite 104,
 Whippany, NJ 07981-1038
 515861287 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,
 Parsippany NJ 07054-5020
 515646098 +Northland Group, P.O. Box 129, Thorofare, NJ 08086-0129
 515646099 +Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
 515646100 Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 515646101 +Radiology Association of NJ, 3625 Quakerbridge Road, Trenton, NJ 08619-1268
 515646102 +Rodman L. Cook, Esquire, 57 Cooper Street, Woodbury, NJ 08096-4650
 515646104 +Security Credit Systems, Inc., P.O. Box 846, Buffalo, NY 14240-0846
 515646105 +The Northstar/Glelsi, Po Box 7860, Madison, WI 53707-7860
 515841429 +Thomas Jefferson University, c/o Edward L. Berger, Esq, 1760 Market Street, Suite 608,
 Philadelphia, PA 19103-4105
 515646106 +Tom Jefs Uni, 1020 Walnut St 514 Scott Bldg, Philadelphia, PA 19107-5543
 515646107 U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244
 515945109 US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
 515646108 +Virtua Radiologic Corporation, 3625 Quakerbridge Road, Trenton, NJ 08619-1268

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 31 2017 01:43:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 31 2017 01:43:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

515781697 EDI: RESURGENT.COM Jan 31 2017 01:23:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

515646083 +EDI: BANKAMER.COM Jan 31 2017 01:23:00 Bank of America Home Loans, P.O. Box 5170,
 Simi Valley, CA 93062-5170

515646085 EDI: CAPITALONE.COM Jan 31 2017 01:23:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238

515734895 EDI: CAPITALONE.COM Jan 31 2017 01:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083

515646090 +EDI: IIC9.COM Jan 31 2017 01:23:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378

515646095 +E-mail/Text: mmrghbk@miramedrg.com Jan 31 2017 01:43:19 MiraMed, 991 Oak Creek Drive,
 Lombard, IL 60148-6408

515646096 +E-mail/Text: bankruptcydepartment@tsico.com Jan 31 2017 01:44:06 NCO Financial,
 PO Box 15273, Wilmington, DE 19850-5273

515646103 +E-mail/Text: bankruptcy@savit.com Jan 31 2017 01:44:18 Sa-Vit Enterprises, 46 W Ferris St,
 East Brunswick, NJ 08816-2159

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0312-1

User: admin
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Total Noticed: 45

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2017 at the address(es) listed below:

David Reinherz on behalf of Joint Debtor Sandra McCord reinherzlaw@aol.com,
reinherzlaw@gmail.com
David Reinherz on behalf of Debtor Matthew McCord reinherzlaw@aol.com, reinherzlaw@gmail.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com,
jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net
John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael E. Blaine on behalf of Creditor Fifth Third Bank mblaine@schillerknapp.com,
tshariff@ecf.courtdrive.com;tshariff@schillerknapp.com;kcollins@schillerknapp.com
TOTAL: 7